



BACKGROUNDERS
Press Information Bureau
Government of India

PM Vishwakarma Scheme: Honouring Heritage, Powering Progress

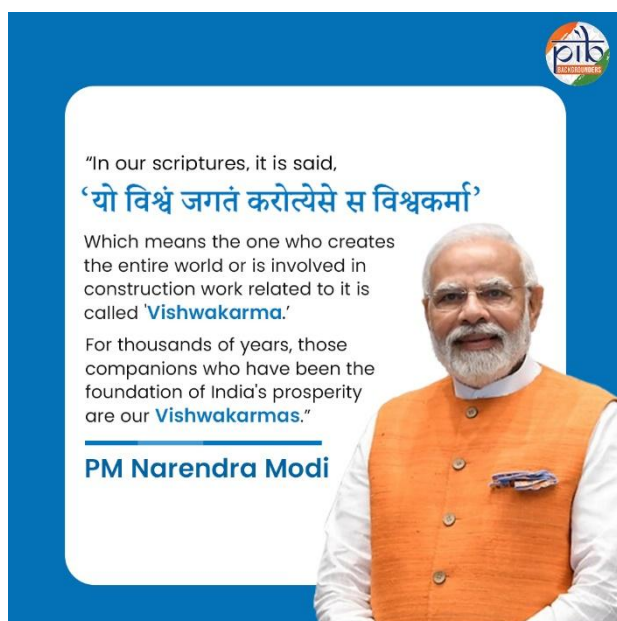
*Recognition, skill upgradation, credit, and market linkages for
artisans*

16 September, 2025

Key Takeaways

- *In 2 years, around 30 lakhs artisans and craftsmen have been registered under the PM Vishwakarma Scheme.*
- *Around 26 lakhs artisans and craftsmen have completed skill verification where 86% of them completed their basic training too.*
- *Raajmistri (Mason) is the most registered trade under the Scheme.*

Introduction



"In our scriptures, it is said,

‘यो विश्वं जगतं करोत्येसे स विश्वकर्मा’

Which means the one who creates the entire world or is involved in construction work related to it is called '**Vishwakarma**.'

For thousands of years, those companions who have been the foundation of India's prosperity are our **Vishwakarmas**."

PM Narendra Modi

In the quiet village of **Khanapur in Amravati** lived a mason, **Prateek Prakash Rao Jamadkar**, without any identity of his own. He lacked essential tools for his work and was struggling to complete his projects on time, which was directly affecting his livelihood. With the introduction of the **PM Vishwakarma Scheme** in his village, his life changed. He got a loan of ₹1 lakh, with which he bought new advanced tools, which helped him in completing his tasks on time. The training provided under the scheme made him aware of the new technology. The scheme also boosted his self-esteem as it provided him with something more valuable than an ID card and certificate,

his dignity and recognition.

Artisans and craftsmen like Prateek are attached to their roots. The skills or occupations they are following are being passed down to them following a **guru-shishya model of traditional training**. They want to continue with their legacy but with pride and honour. These artisans and craftsmen, who are referred to as 'Vishwakarmas' in India, are working at the grassroots level, with their hands and tools. No matter how much the world advances, how technology reaches everywhere, their role and significance will always remain. They are usually self-employed but in the unorganised sector of the economy. They are generally engaged in occupations like carpenter, Blacksmith, Potter, Washerman, and others.

The **Pradhan Mantri Vishwakarma Kaushal Samman Yojana** was launched to uplift the lives of these artisans and craftspeople by enhancing their skills and increasing the reach of their products and services. It aims to provide end-to-end holistic support to artisans and craftspeople for their respective trades. It emphasises **encouraging the trades in rural and urban areas**, with special attention to **women empowerment and marginalised or underserved groups like the Scheduled Castes, Scheduled Tribes, OBCs, Specially Abled, Transgenders, residents of NER states, Island Territories, and Hilly Areas**.

DID YOU KNOW?
PM Vishwakarma Scheme was launched on **17 September, 2023** on the occasion of Vishwakarma Day, with a financial outlay of **₹13000 crores starting from FY 2023-24 to FY 2027-28**.

The scheme is being jointly implemented by the Ministry of Micro, Small, and Medium Enterprises (MoMSME), the Ministry of Skill Development and Entrepreneurship (MSDE), and the Department of Financial Services (DFS) under the Ministry of Finance (MoF), Government of India.

To expand the reach in every district, District Project Management Units (DPMUs) have been appointed in almost all the districts. The role of DPMUs is to generate awareness about the scheme benefits, and also inform the Vishwakarmas about training dates, batch timings, location of training centres, stakeholder coordination, and regularly monitoring the training centres to ensure adherence and compliance with the training guidelines. The total number of DPMUs appointed under the scheme is 497 (as of July 2025), who are covering 618 Districts of the country.

With the support of ministries and DPMUs, the scheme focuses on achieving the goal of **recognizing artisans as Vishwakarmas**, providing them with **skill training, modern tools, and easy access to collateral-free credit**, along with incentives for digital transactions. It also focuses on **brand promotion and market linkages**, enabling artisans to enhance productivity, quality, and growth opportunities.

Who Can Apply? Vishwakarma Scheme Eligibility Explained

The PM Vishwakarma Yojana lays down specific eligibility criteria to ensure the benefits reach the intended artisans and craftsmen. The scheme focuses on supporting individuals engaged in traditional skills and manual trades which has been passed down through generations.

Eligible Trades Under PM Vishwakarma Scheme



Wood Based

- Carpenter (Suthar)
- Boat Maker

Gold/Silver Based

- Goldsmith (Sunar)

Architecture/Construction

- Mason (Raajmistri)

Clay Based

- Potter (Kumhaar)

Leather Based

- Cobbler (Charmkar)/
Shoemith/
Footwear Artisan

Iron/Metal Based*/ Stone Based

- Armourer
- Blacksmith (Lohar)
- Hammer and Tool Kit maker
- Locksmith
- Sculptor (Moortikar, Stone carver), Stone Breaker

Others

- Basket/Mat/Broom maker/Coir weaver
- Doll & Toy maker (Traditional)
- Barber (Naai)
- Garland Maker (Malakaar)
- Washerman (Dhobi)
- Tailor (Darzi)
- Fishing Net Maker

*Also includes manufacture of Bronze, Brass, Copper, Dias, Utensils, Figurine, etc.

Source: Ministry for Micro, Small and Medium Enterprises

Eligibility conditions to be a beneficiary under the PM Vishwakarma Scheme

- The beneficiary should be **working with bare hands and tools**
- Engaged in one of the mentioned **18 family-based traditional trades**
- Involved in the **unorganized sector or self-employment basis**
- **Minimum age should be 18 years** on the date of registration
- **No loans should have been availed under a similar credit-based scheme** of the Central/State government for self-employment/business development in the past 5 years
- The benefit of the scheme shall be restricted to **one member of the family only**. Under the scheme, the family is defined as Husband, Wife, and unmarried children.
- The person/family member should **not be employed in government service**

To register for the scheme, Common Service Centre (CSC) agents register artisans and craftspersons on the portal, for which the government has set down a [process](#) so that every Vishwakarma is registered via Aadhaar authentication using biometrics.

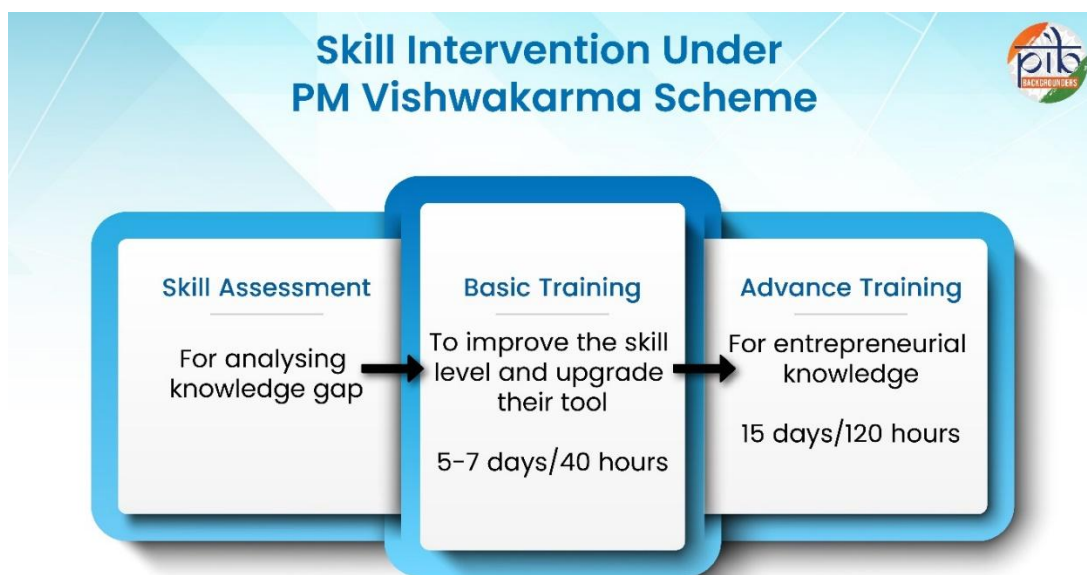
Big Gains for Small Artisans

PM Vishwakarma Scheme brings small artisans under one umbrella and empowers them with recognition. The initiative also focuses on financial support, skill upgradation, and connects them

with global markets. With this initiatives, age-old traditions can thrive in a competitive world, while preserving their traditional art and knowledge.

Recognition: Artisan and craftspersons are provided with the PM Vishwakarma **certificate and ID Cards**, which give them the acknowledgement of their work and acceptance of their traditional trade.

Skill Upgradation: To enhance the capabilities of Vishwakarmas and to make them aware of the modern tools and machinery, skill intervention is organised, where every craftsman and artisan receives a stipend of ₹500 per day.



Source: Ministry of Micro, Small and Medium Enterprises

Toolkit Incentive: The government provides with **financial incentive of ₹15,000 in the form of an e-voucher** to help the artisans and craftsperson so that they can purchase quality tools for their trade. This supports the beneficiaries in getting access to modern tools, which can result in increasing their productivity. With the toolkit incentive, toolkit manuals were also released so that they have a comprehensive list of essential tools and equipment designed to empower the craft of beneficiaries.

Credit Support: Under the scheme, to support Vishwakarmas, **collateral-free 'Enterprise Development Loans' are provided**. The credit assists them in business expansion and also frees them from the reliance on unregulated moneylenders who charge high interest.

Tranche	Loan Amount	Repayment duration	Condition
1 st	₹1 Lakhs	18 months	Basic training completed
2 nd	₹2 Lakhs	30 months	<ul style="list-style-type: none">• Availed 1st tranche of loan• Maintained standard loan account• Adopted digital transactions in business, or undergone advanced training

Concessional rate of interest fixed at 5% with Government of India subvention to the extent of 8% is charged from artisans and craftsmen, making the overall cost of the loan extremely favourable for the beneficiaries.

Incentive for digital transaction: To build the reliance of Vishwakarmas on the digital payment system, **Re.1 per digital transaction** is given to them. The incentive is given for up to a maximum of 100 transactions monthly. These transactions include digital payouts and receipts, which are credited to the beneficiary's account. This initiative prepares them for digital reforms in the country, increases their customer base to urban buyers with UPI/QR codes, and reduces cash dependency.

Marketing support: Artisans also get marketing support in the form of

- quality certification,
- market linkages with fairs, exhibitions & trade shows,
- branding and promotion of their products, advertisement,
- publicity and onboarding them on e-commerce platforms such as GeM with other marketing activities.

This helps them in gaining a wider base of consumers, recognising their brands, and gives them cultural recognition.

Including the above benefits, the artisans also get assistance while onboarding on Udyam Assist Platform as entrepreneurs. UAP is an online system developed by MSME to register the informal micro enterprises and provide them with Udyam Registration Number and certification.

Turning Skills into Success: Vishwakarma Impact

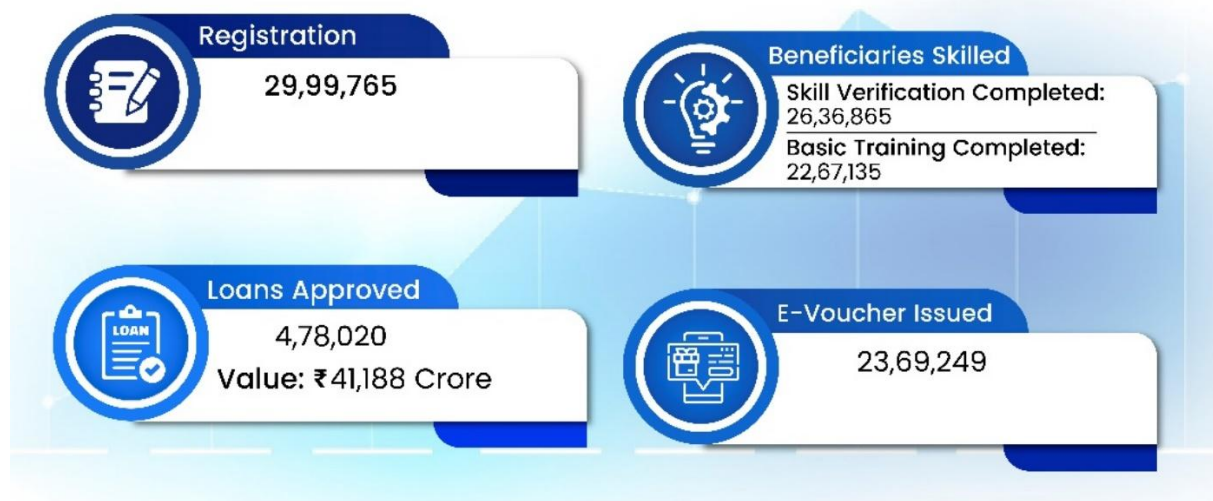
The PM Vishwakarma Scheme has emerged as a transformative initiative of the government that has supported traditional artisans and empowered them. The scheme in 2 years is on the path of achieving its **5-year target of 30 lakhs proposed beneficiaries**. As on 31 August 2025, there are around **30 lakhs registered artisans and craftsmen**, with **skill verification completed for over 26 Lakhs beneficiaries**, out of which around 86% them have completed their basic training.

To directly equip the skilled worker with the necessary equipment and encourage the promotion of modern technologies, **more than 23 lakhs e-vouchers have been issued** as a toolkit incentive.

For the support in business development, **more than 4.7 lakhs loans have been approved**, including both the trenches, with **₹41,188 crore as the value of the total loans**.

Achievements of PM Vishwakarma Scheme

(as on 31 August, 2025)



Source: Ministry for Micro, Small and Medium Enterprises

The PM Vishwakarma Scheme is catering to a large base of traditional artisans and is every corner of the country, from the southern states of Karnataka and Andhra Pradesh to the western states, like Rajasthan and Maharashtra. The scheme also accommodated Vishwakarmas of various trades such as **Raajmistri (Mason), Tailor, Garland Maker, Carpenter, and Cobbler. Raajmistri (Mason) is the highest registered traditional trade among all of them.**

Top Registered States
Karnataka
Maharashtra
Madhya Pradesh
Rajasthan
Andhra Pradesh

Top Registered Trades
Raajmistri (Mason)
Tailor
Garland Maker
Carpenter
Cobbler

Voices of Transformation: Stories from the Ground

Ajay Prakash Vishwakarma, a Carpenter in Darekhu Village, Varanasi, UP, is holding on to his roots and continuing with his traditional profession, which has been followed for generations. The high interest rate of 15-20% charged by local loan providers was getting in between his dream of buying modern tools and excelling in his business. However, with the introduction of the PM Vishwakarma

Scheme in his life, he got a **loan at 5% interest rate** with which he bought modern tools. He got an **ID Card, a certificate**, and was **trained for 5 days**, where he got stipends too.

In Nagaon, Assam, **Rashida Khatoon**, a female mat maker, works hand in hand with her husband to sustain their small business. Through the **PM Vishwakarma Scheme**, she received **7 days of training** and a **₹1 lakh loan**, which proved fruitful in expanding her work. With **two instalments received** and one more yet to come, her business is steadily growing. The scheme not only strengthened her livelihood but also provided her family with a **home to live in**, bringing security and dignity.

In Samastipur, Bihar, **barber Siyaram Thakur** has carried forward his father's profession. He has been in the same profession for the past 30 years and used to look for work by roaming on a bicycle. However, under the **PM Vishwakarma Scheme**, he received training in modern salon skills like hair-cutting and massage, which helped him open his own shop. His wife, **Nutan Devi**, recalls the struggles of running the household and educating their children before the scheme. Today, Siyaram earns **₹500–1000 a day**, ensuring stability and a better life for his family.

Feeling privileged, the beneficiaries thanked **Prime Minister Narendra Modi** for the life-changing opportunity.

Conclusion

The PM Vishwakarma scheme connects beneficiaries' existing skills and future opportunities by providing them with recognition, skill intervention, credit facility, and marketing guidance. With the wide facilities provided under the scheme, it reached different states of the country, catering to 18 traditional trades, showcasing promising achievements. By turning artisans into entrepreneurs and giving them a global stage, the initiative ensures these Vishwakarma companions continue to play a significant role in our societal life.

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